

After a thorough review of the record, carefully considering the recommendation of the parties, and pursuant to my findings of fact, I hereby conclude as a matter of law, that Houston General has violated S.C. Code Ann. § 38-13-160 (Supp. 1998). In the interest of resolving this matter quickly and amicably, though, I hereby invoke the discretionary authority given to me and require Houston General to pay \$500 to the Department within ten days of the date of my signature upon this consent order. If that total fine amount is not timely paid, the insurer's certificate of authority will be revoked without any further disciplinary proceedings.

This agreement has been reached by the parties as a result of negotiation and compromise, and in consideration of Houston General's assurance that it will timely respond to this Department's future requests for information. By the signature of one of its officers or authorized representative upon this consent order, Houston General acknowledges this administrative order as a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 1998).

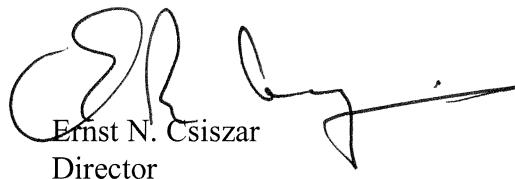
Nothing contained within this administrative order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained within this administrative order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement officer or judicial officer. Nothing contained within this administrative order should be construed to limit the statutory duty, of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report." *See* S.C. Code Ann. § 38-3-110 (Supp. 1998).

It is, therefore, ordered that Houston General Insurance Company shall, within ten days of the date of my signature on this consent order, pay \$500 through the South Carolina Department of Insurance.

It is further ordered that a copy of this consent order be immediately transmitted to the National Association of Insurance Commissioners for distribution to its member states.

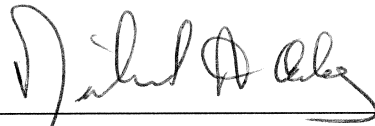
This consent order becomes effective as of the date of my signature below.

JAN 5, 2000
November _____, 1999
Columbia, South Carolina


Ernst N. Csiszar
Director

 Houston General Ins. Co.

I CONSENT:



Signature

Richard A. Cady

Printed Name

Finance Supervisor

Title

Houston General Insurance Company
4055 International Plaza
Fort Worth, Texas 76109

Dated this JAN 5, 2000
 day of November 1999.